



JOSEPH R. BIDEN, III
ATTORNEY GENERAL

DEPARTMENT OF JUSTICE
820 NORTH FRENCH STREET
WILMINGTON, DELAWARE 19801

PHONE (302) 577-8338
FAX (302) 577-2601

AUTO ISSUES

REPAIRS

Choose auto repair shops recommended by people who have had work done there. Check the shop's reputation with the Better Business Bureau. Insist on a written estimate including parts, labor, surcharges and a completion date – you have the legal right to a written estimate. Under the law, your bill cannot exceed 20% or \$50, whichever is less, of the written estimate. Review your invoice which must include a description of all work done, all of the parts supplied, all of the labor done and all work done by persons who are not employed in the repair shop. If the shop installed any used, rebuilt or reconditioned parts in your auto, it must be shown on your invoice. The auto shop must offer to return all of your replaced parts to you unless they are hazardous, require special disposal or must be returned to the manufacturer. The shop has no legal right to bill you for unauthorized work or to hold your car if you refuse to pay for unauthorized work.

WARRANTY

Know all warranty terms including what's covered, how long it's covered and any deductible costs before you buy. Keep a copy of the warranty where you can find it easily. If you have a problem, review your warranty immediately so you meet important deadlines and requirements. If you don't get satisfaction at the local level, contact the national office. Delaware's "lemon law" covers new vehicles for one year or the period of the warranty, whichever is shorter. Check the lemon law details at www.state.de.us/attgen/. Don't waive lemon law or warranty protections - take quick action if problems develop. Check with the Better Business Bureau to see if your auto manufacturer participates in BBB's "auto line" which requires them to participate in the BBB mediation program. For more information, contact the BBB at <http://lemonlaw.bbb.org/> or at 302-230-0108.

INSURANCE

All motor vehicles registered in Delaware must be covered by an insurance policy for liability and personal injury protection or PIP. The penalty for operating an uninsured vehicle is a fine not less than \$1,500 and/or 30 days in jail and suspension of your driver's license for 6 months. Liability coverage pays for bodily injuries and property damage you cause to other people. PIP coverage pays medical expenses and lost wages for

you and your passengers regardless of who caused the accident. State law sets the minimum amount of coverage you must have but you should consider buying higher limits of coverage and additional kinds of coverage such as uninsured motorist which pays your damages caused by a hit-an-run or uninsured driver, comprehensive for damage to your car caused by theft, vandalism and fire, or collision which covers damage to your car even if the accident was your fault. Research insurance costs and requirements at www.state.de.us/inscom/. Shop around for the best rates and be sure to ask if you qualify for any discounts.

BUYING AND FINANCING A NEW OR USED CAR

Research the real costs of buying, financing, maintaining and insuring a car in consumer publications, newspapers and on the Internet at sites like www.state.de.us/attgen/, www.ftc.com, www.kelleybluebook.com and www.bankrate.com. Get a copy of your credit report and compare interest rates offered by car dealers, banks, your credit union and internet lenders. Be realistic about the features you need in a car and shop around for the best deal. Ask questions about rebates, warranties, options and costs added to the sticker price. Thoroughly test drive and have your mechanic inspect your choice before you buy it. Beware of loans that spread your payments out over more years than the likely life of the car. Don't take possession of the vehicle until all the financing is completed. If you feel pressured to buy, walk away or you could end up with a vehicle that doesn't meet your needs or your budget. Remember, if you don't make your payments and your car is repossessed, you could still owe thousands of dollars on the loan.

ODOMETER

The odometer measures the number of miles a vehicle has been driven. In Delaware, it's a crime to alter or disconnect an odometer. If you buy a car in Delaware that is less than ten years old, the seller must certify that the odometer accurately discloses the actual mileage.

CAR TITLE

Get a copy of the title history so you'll know if the car has been salvaged, classified as a lemon, rebuilt or suffered any damage. If the dealer can't provide it, get the Vehicle Identification Number ("VIN Number") and get your own copy on line at www.carfax.com or www.autocheck.com. You will have to pay a fee but peace of mind may be worth it.

THE CONSUMER PROTECTION UNIT

The Attorney General's Consumer Protection Unit helps consumers resolve problems with businesses. To get information, discuss problems or make a complaint, call our toll-free number from anywhere in Delaware - 800-220-5424. Consumers in New Castle County can also reach us at 577-8600. Helpful consumer information and our complaint form are on-line at www.state.de.us/attgen.